BK 1819PG 0259

STATE MS. -DESOTO CO.

SEP 8 10 24 AM '03

Recording Requested By: VERDUGO TRUSTEE SERVICE CORPORATION

When Recorded Return To:

WILLIAM PICKARD 3115 CLOCKSHOP DRIVE HERNANDO, MS 38632

BK 1819 .PG 259

2000279648

DEED OF RELEASE

CITIMORTGAGE, INC. #:2000279648 "PICKARD" Lender ID:680/1681676165 De Soto, Mississippi

KNOW ALL MEN BY THESE PRESENTS that CITIBANK, F.S.B. BY AND THROUGH IT'S ATTORNEY IN FACT CITIMORTGAGE, INC. F/K/A CITICORP MORTGAGE, INC. holder of a certain Deed of Trust, whose parties, dates and recording information are below, does hereby acknowledge that it has received full payment and satisfaction of the same, and in consideration thereof, does hereby Cancel, Discharge and Reconvey said Deed of Trust, and the estate, title and interest now held by it under said Deed of Trust without warranty, to the person legally entitled thereto.

Original Trustor: WILLIAM E. PICKARD AND MARTHA ANN PICKARD, HUSBAND AND WIFE.

Original Beneficiary: CITIBANK F.S.B.
Original Trustee: FIRST AMERICAN TITLE COMPANY

Date: Dated: 05/22/2002 Recorded on 07/09/2002 as in Book/Reel/Liber: 1529 Page/Folio: 0450 as Instrument

No.: N/A

In the Records of the County Recorder of De Soto Mississippi

Property Address: 3115 CLOCKSHOP DRIVE, HERNANDO, MS 38632

IN WITNESS WHEREOF, the undersigned, by the officer duly authorized, has duly executed the foregoing instrument.

CITIBANK, F.S.B. BY AND THROUGH IT'S ATTORNEY IN FACT CITIMORTGAGE, INC. F/K/A CITICORP MORTGAGE, INC. POA: 05/13/2002 in Book/Reel/Liber: 94 Page/Folio: 131

On August 22nd, 2003

V. ROBIN RAU, Vice-President

STATE OF Maryland COUNTY OF Frederick

On August 22nd, 2003, before me, Randy N. Langdon, a Notary Public in and for Frederick County, in the State of Maryland, personally appeared V. ROBIN RAU, Vice-President who acknowledged himself/herself to be the aforesaid officer of the above named corporation, and that he/she, being authorized so to do, executed the foregoing instrument for the purposes therein contained, by signing the name of the corporation by himself/herself as the officer designated therein.In witness whereof I hereunto set my hand and official seal.

WITNESS my hand and official seal.

RANDY N. LANGDON Notary Expires: 04/07/2007

Prepared By: Roslynn Thomas, VERDUGO TRUSTEE SERVICE CORPORATION PO BOX 9443, GAITHERSBURG, MD 20898-9443 1-800-777-1708